Case 17-15450-ref Doc 28 Filed 06/12/18 Entered 06/12/18 13:59:18 Desc Main Document Page 1 of 6

Form B22C (Chapter 13) (10/05)	According to the calculations required by this statement:
- NOVEL M McCom	The applicable commitment period is 3 years. The applicable commitment period is 5 years. Disposable income is determined under § 1325(b)(3).
Case Number:(If known)	Disposable income is not determined under § 1325(b)(3). (Check the boxes as directed in Lines 17 and 23 of this statement.)

STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

FOR USE IN CHAPTER 13

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REP	To some a vide reservation of			
1	a 🗀 u	It/filing status. Check the box that applies and Inmarried. Complete only Column A ("Debtor' Married. Complete both Column A ("Debtor's I	's Income") fo	r Lines 2-10.		
	All figu bankru	res must reflect average monthly income for the option case, ending on the last day of the month bounts of income during these six months, you months, divide this total by six, and enter the re-	Column A Debtor's Income	Column B Spouse's Income		
2	_	wages, salary, tips, bonuses, overtime, com			\$ 8615	\$ C
	Linas	ne from the operation of a business, profession and enter the difference on Line 3. Do not enter any part of the business expenses entered of	a number less	than zero. Do not in-		
3	a.	Gross receipts	\$			
	b.	Ordinary and necessary business expenses	\$		15	
	c.	Business income	Subtract Line	b from Line a	\$	\$
	on Line	and other real property income. Subtract Line e 4. Do not enter a number less than zero. Do not entered on Line b as a deduction in	not include an	and enter the difference y part of the operat		
4	a.	Gross receipts	\$			
	Ь.	Ordinary and necessary operating expenses	\$		0	
	c.	Rental income	Subtract Line	b from Line a	\$	\$
5	Inter	est, dividends, and royalties.			\$ 0	\$
6	Pensi	on and retirement income.			\$ <i>O</i>	\$
7	pende	lar contributions to the household expenses ents, including child or spousal support. Do r's spouse.	of the debtor not include con	or the debtor's de- tributions from the	s O	\$
8	Howe	iployment compensation. Enter the amount in ver, if you contend that unemployment compensation benefit under the Social Security Act, do not list in A or B, but instead state the amount in the span	<i>k</i>	3 5		
	Unen be a	nployment compensation claimed to benefit under the Social Security Act Debtor \$	Spo	ouse \$	\$	\$
9	source	me from all other sources. Specify source and es on a separate page. Total and enter on Line 9. the Social Security Act or payments received as nity, or as a victim of international or domestic to				
	a. \$					
	b.			\$	\$	\$
10	Subt	cotal. Add Lines 2 thru 9 in Column A, and, if Cogh 9 in Column B. Enter the total(s).	lumn B is comp	leted, add Lines 2	\$8615	\$
11	Tota	I. If Column B has been completed, add Line 10, the total. If Column B has not been completed,	ne 10, Column B, and int from Line 10, Col-	\$8615 \$8615.01		

	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD	
12	Enter the amount from Line 11.	8615
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. Otherwise, enter zero.	0
14	Subtract Line 13 from Line 12 and enter the result.	8615.00
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$615.00 \$103,380
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: b. Enter debtor's household size:	\$ 63,681.
	Application of § 1325(b)(4). Check the applicable box and proceed as directed.	
17	The amount on Line 15 is less than the amount on Line 16. Check the box for "The application ment period is 3 years" at the top of page 1 of this statement and complete Part VII of this statement. plete Parts III, IV, V or VI.	Do not com-
	The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount period is 5 years" at the top of page 1 of this statement and continue with Part III of this statement.	oplicable com- ement.
Pā	rt III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE	
18	Enter the amount from Line 11.	\$8615,0
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$ <i>O</i>
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	865.00
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 103380
22	Applicable median family income. Enter the amount from Line 16.	\$63.687
	Application of § 1325(b)(3). Check the applicable box and proceed as directed.	7)
23	The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposab termined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts ment. The amount on Line 21 is not more than the amount on Line 22. Check the box for "Dis is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of Do not complete Parts IV, V, or VI.	of this state- posable income
	Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)	(2)
	Subpart A: Deductions under Standards of the Internal Revenue Service (ADDRESS FROM BOLD TO FIGURE
24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk	132,

Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).

Local Standards: transportation ownership/lease expense; Vehicle 2. only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Cost (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Li the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47 from Line a and enter the result in Line 29. Do not enter an amount less than zero a. IRS Transportation Standards, Ownership Costs, Second Car b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$	nty and family size court); enter on as stated in Line	: }
b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Subtract Line I Lines 25A and 25B does not accurately compute the allowance to which you are entitled Housing and Utilities Standards, enter any additional amount to which you contend you state the basis for your contention in the space below: Local Standards: transportation; vehicle operation/public transportation of the basis for your contention in the space below: Local Standards: transportation; vehicle operation/public transportation of the penses are included as a contribution to your household expenses in Line 7. 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
home, if any, as stated in Line 47 c. Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the Lines 25A and 25B does not accurately compute the allowance to which you are entitled Housing and Utilities Standards, enter any additional amount to which you contend you state the basis for your contention in the space below: Local Standards: transportation; vehicle operation/public transportation you are entitled to an expense allowance in this category regardless of whether you pay operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the penses are included as a contribution to your household expenses in Line 7. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transport the applicable number of vehicles in the applicable Metropolitan Statistical Area or Censinformation is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court Local Standards: transportation ownership/lease expense; Vehicle 1. of vehicles for which you claim an ownership/lease expense. (You may not claim an ownerse for more than two vehicles.) 1 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Cos able at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court); enter in Line be range Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtruine a and enter the result in Line 28. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership/Lease expense; Vehicle 2. only if you checked the "2 or more" Box in Line 28. b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 from Line a below, the amount of the IRS Transportation Standards, Ownership Cos (available at www.usdoi.gov/ust/ or from the clerk o		
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b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$; subtract Line b	
as stated in Line 47 \$		
c. Net ownership/lease expense for Vehicle 2 Subtract Line	b from Line a.	\$
Other Necessary Expenses: taxes. Enter the total average monthly expense the for all federal, state, and local taxes, other than real estate and sales taxes, such as incemployment taxes, social security taxes, and Medicare taxes. Do not include real estates.	come taxes, seir	26/3
Other Necessary Expenses: mandatory payroll deductions. Enter the total payroll deductions that are required for your employment, such as mandatory retiremed union dues, and uniform costs. Do not include discretionary amounts, such as not 401(k) contributions.	al average monthly	

32						
	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 49.					
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
35	Other pend o	Necessary Expenses: childcare. n childcare. Do not include payments r	Enter the average monthly amount that you actually exnade for children's education.	\$ C		
36	expend	Necessary Expenses: health care on health care expenses that are not rei t include payments for health insuran	e. Enter the average monthly amount that you actually mbursed by insurance or paid by a health savings account. In the savings account.	\$ 18 a		
37	Other Necessary Expenses: telecommunication services. Enter the average monthly expenses that you actually pay for cell phones, pagers, call waiting, caller identification, special long distance, or internet services necessary for the health and welfare of you or your dependents. Do not include any amount previously deducted.					
38	Total	Expenses Allowed under IRS Sta	ndards. Enter the total of Lines 24 through 37.	\$		
			Expense Deductions under § 707(b) expenses that you have listed in Lines 24-37	L,731==		
	Healt	h Insurance, Disability Insurance te monthly amounts that you actually exp	e, and Health Savings Account Expenses. List the send in each of the following categories and enter the total.			
	a.	Health Insurance 397.	\$ 397.			
39	b.	Disability Insurance	\$			
	c.	Health Savings Account	Total: Add Lines a, b, and c	\$ 397		
			i lotal. Add Lilles a, b, and c			
		<u></u>		\$ / /		
40	month	ly expenses that you will continue to pay	f household or family members. Enter the actual for the reasonable and necessary care and support of an our household or member of your immediate family who is			
40 41	month elderly unable Prote curred	ly expenses that you will continue to pay y, chronically ill, or disabled member of you to pay for such expenses. Do not include	f household or family members. Enter the actual for the reasonable and necessary care and support of an our household or member of your immediate family who is			
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41	Protecured other Home Enter cal Statemon Educy that your coment:	ly expenses that you will continue to pay a chronically ill, or disabled member of you to pay for such expenses. Do not include the continuous family violence. Enter the continuous family violence family violence. Enter the continuous family violence family violence family violence family violence. Enter the continuous family violence family	f household or family members. Enter the actual for the reasonable and necessary care and support of an our household or member of your immediate family who is the payments listed in Line 34. The reasonable and necessary care and support of an our household or member of your immediate family who is the payments listed in Line 34. The reasonable monthly expenses that you actually inder the Family Violence Prevention and Services Act or lowance specified by the IRS Local Standards. For home energy costs exceed the allowance in the IRS Local provide your case trustee with documentation	\$ 400,6		
41	month elderly unable protection other. Home Enter cal Statemo Education of the control of the co	ly expenses that you will continue to pay a chronically ill, or disabled member of you to pay for such expenses. Do not include to pay for such expenses. Do not include the case of the all to maintain the safety of your family uncapplicable federal law. The energy costs in excess of the all the average monthly amount by which you andards for Housing and Utilities. You ministrating that the additional amount ation expenses for dependent children less than 18 years of a lependent for in the IRS Standards. It in a lept for the land clothing expense where the clerk of the bankruptcy court.) You to pay the clerk of the bankruptcy court.	for the reasonable and necessary care and support of an our household or member of your immediate family who is de payments listed in Line 34. The reasonable monthly expenses that you actually inder the Family Violence Prevention and Services Act or lowance specified by the IRS Local Standards. For home energy costs exceed the allowance in the IRS Localstander of the provide your case trustee with documentation claimed is reasonable and necessary. The reasonable and necessary. The reasonable and necessary is the providing elementary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary education for the provide your case trustee with documentary and secondary edu	\$ 400, G		
41 42 43	Protectured other Home Enter cal Statemo Eduction that your coment account to excount to	ly expenses that you will continue to pay you chronically ill, or disabled member of you to pay for such expenses. Do not include ection against family violence. Enter the tomaintain the safety of your family undapplicable federal law. The energy costs in excess of the all the average monthly amount by which your andards for Housing and Utilities. You mustrating that the additional amount ation expenses for dependent children less than 18 years of a lation demonstrating that the amount unted for in the IRS Standards. The energy costs in excess of the all the expenses where the expenses for dependent children less than 18 years of a lation demonstrating that the amount unted for in the IRS Standards. The expenses exceed the combined allowers the clerk of the bankruptcy court.) Your instrating that the additional amount instead charitable contributions. En	Fhousehold or family members. Enter the actual for the reasonable and necessary care and support of an our household or member of your immediate family who is the payments listed in Line 34. The any average monthly expenses that you actually inter the Family Violence Prevention and Services Act or lowance specified by the IRS Local Standards. For the service your case trustee with documentation claimed is reasonable and necessary. The average monthly expenses child, in providing elementary and secondary education for age. You must provide your case trustee with documentation claimed is reasonable and necessary and not already and secondary education for the claimed is reasonable and necessary and not already and secondary education for the claimed is reasonable and necessary and not already and secondary education for the claimed is reasonable and necessary and not already and secondary education for the claimed is reasonable and necessary and not already and the secondary education is available at www.usdoi.gov/ust/umust provide your case trustee with documentation and the provide your case trustee with documentation and the provide your case trustee with documentation is available at www.usdoi.gov/ust/umust provide your case trustee with documentation	\$ 400,60 \$		

Form B 22C (Chapter 13) (10/05)

Subpart C: Deductions for Debt Payment Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 47 60-month Average Payment Property Securing the Debt Name of Creditor \$ a. \$ b. 400 \$ Total: Add Lines a, b, and c A MENUR Past due payments on secured claims. If any of the debts listed in Line 47 are in default, and the property securing the debt is necessary for your support or the support of your dependents, you may include in your deductions 1/60th of the amount that you must pay the creditor as a result of the default (the "cure amount") in order to maintain possession of the property. List any such amounts in the following chart and enter the total. If necessary, list additional entries on a separate page. 48 1/60th of the Cure Amount Property Securing the Debt in Default Name of Creditor \$ a. \$ b. \$ c. s () Total: Add Lines a, b, and c Payments on priority claims. Enter the total amount of all priority claims (including priority child \bigcirc 49 support and alimony claims), divided by 60. Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. 90,00 Projected average monthly Chapter 13 plan payment. Current multiplier for your district as determined under sched-50 ules issued by the Executive Office for United States Trustees. (This information is available at www.usdoi.gov/ust/ or from the x 10 90 clerk of the bankruptcy court.) Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. 51 Subpart D: Total Deductions Allowed under § 707(b)(2) Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 38, 46, and 51. 52

53	Total current monthly income. Enter the amount from Line 20.	\$ 8615
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ O
55 -	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$817.
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$5796
57	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and enter the result.	\$ G V13 V
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the	\$ <i>O</i>

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